AN

ESSAY

ON

Death-Bed-Charity,

Exemplify'd in the Life of

Mr. Thomas Guy,

Late Bookseller in *Lombard-Street*,

Madam Jane Nicholas,

Of *St. ALBANS.*

AND

Mr. *Francis Bancroft,*

Late of *London Draper*:

Proving that great *Misers* giving large *Donatives* to the *Poor* in their *last Wills* is no *Charity*,

To which is added the last Will of *Mr. Francis Bancroft.*

Now publish'd as a necessary Appendix to the *Hazards of a Death-Bed-Repentance*, of which the Tenth Edition was lately Published.

LONDON:

Printed by *D. L.* and Sold by *J. Roberts* near the *Oxford Arms*, in *Warwick Lane*. Where may be had, *The Hazard of a Death-Bed-Repentance*. 1728.

A S T O R Y

OF A

Death Bed-Charity,

Lately Practised in the Life of

Mr. Francis Cliff,

Late Stockseller in Lombard-Street,

Madam Jane Nicholas,

OF ST. ALBANS,

AND

Mr. Francis Bamfield,

Late of [illegible] in Devon:

Proving that great Alms-Givers, giving large Donatives to the Poor in their Life, Will is no Charity,

To which is added the last Will of Mr. Francis Bamfield.

Now published as a necessary Appendix to the Hazard of a Death-Bed Repentance, of which the Tenth Edition was lately Published.

LONDON:

Printed by T. E. and Sold by J. Roberts near the Oxford-Arms in Warwick Lane. Where may be had, The Hazard of a Death-Bed-Repentance 1728.

THE HAZARDS OF *Death-Bed-Charity,*

HAving Treated largely, in a Treatise by it self, of the *Hazard of a Death-Bed-Repentance*, and shewn whether or not 'tis possible to be sincere, and having also shewn what great Reason they have daily to fear Hell, that live in the known Sin of Whoredom: I shall now conclude these Essays with a Subject that was never handled before, and which I think is a necessary Appendix to the Essay upon the *Hazard of a Death-Bed-Repentance*, and therefore I Entitle it, *An Essay upon Death-Bed-Charity, or Alms, and no Alms; a Paradox.* In which I shall prove, by the scandalous Avarice of *Mr. Thomas Guy*, and *Madam Jane Nicholas*, &c. that

great Misers giving large Donatives to the Poor in their last Wills, is no Charity, but as they vainly think, a sort of Compounding with God Almighty for giving Nothing to the Poor in their Life time.

As to Mr. *Thomas Guy* that has left such a large Donative to the Poor of *St. Thomas*'s *Hospital* in *Southwark*, there is never a Book-binder in *London* that has Bound any Books for him (he was a Bookseller by Trade) will give him a good Word, for he never employ'd any Book-binders but such that would Work at under Rates, so that he almost Starv'd the Men he employ'd to bind those Books by which he got his Estate; and as to *Madam Jane Nicholas*, she was as great a Miser as *Thomas Guy*, for (to my great Sorrow) I knew her many Years, and do assert that she liv'd all her Days, in Debt to the Poor, as she never reliev'd them till she could keep her Estate no longer, and then she gave 50 *l.* a Year to the Poor of *St. Albans*, where she would not have given fifty Pence to have sav'd Fifty Souls in her Life time. In Debt to her Back, in Grudging her self Cloathing. In Debt to her Belly by Pinching her Guts till they rais'd a *Tympany*, which just Judgment, or uncommon Disease, ended her Life, *October* the 10th, 1708; for then (like *Father Sparges*) to save the Charge of Physick, she left her great Estate for only her Length and Breadth in the *Abby* Church of *St. Albans*.

And when her Executor ask'd Mr. *H——nt* (the Clark to the Abby of St. *Albans*) where *Madam Nicholas*'s Relations were bury'd, (she desiring by her Will to lye by her Husband) he reply'd, it was no matter where, for she deserv'd rather to be flung on a *Dung-hill*, than to be bury'd

bury'd in a Church-yard; and I cannot see how any *Charitable Man* can blame Mr. *H———nt* for this sharp Reflection; for, Mr. *Blaxton* tells us * in Ancient Times a scraping Miser was so odious among Christians, that if any Man was but suspected to be a Usurer, his House was counted the House of the Devil; no Neighbour would fetch Fire at his House, or have any thing to do with him. And therefore I shall endeavour to treat *Death-Bed-Charity*, which is a sort of *Alms and no Alms*, as it deserves, that is, I shall set the great Vanity and Covetousness of disposing of large Donatives by an Executor, rather than by our own Hands, in a true Light.

Reader, *Death-Bed-Charity* I suppose was never yet thought a *Paradox*, by some Persons; for how often have our News Papers call'd their large Donatives great Charity, that Mr. *Thomas Guy*, and *Madam Jane Nicholas*, left to the Poor in their last Will, but I shall endeavour to prove there never was, nor can be such a Thing as *Death-Bed-Charity*, for how can those Misers be said to be Charitable on their *Death-Bed*, that gave nothing to the Poor in their Life time, or but a few Farthings, which are next to nothing, nor even at their Death would give any thing to the Poor or their own Family, could they carry their Riches with them to the other World, which was exactly the Case of Mr. *Thomas Guy*, and *Madam Jane Nicholas*, it is true *Mr Thomas Guy* has left in his last Will a large Donative to the Poor of

---

* *In his Ingenious Treatise Entitled*, The English Usurer.

of *St. Thomas's Hoſpital* in *Southwark*, and *Jane Nicholas* gave 50 *l.* a Year to the Poor of *St. Albans* when ſhe could keep her Eſtate no longer: But all theſe large Donatives, were but *Death-Bed-Charity*, (that is, they were Alms and no Alms) for they were not given till they could keep their Eſtates no longer, ſo that their *Death-Bed-Charity* was no *Alms*; for Charity according to the common Acceptation of the Word is a Free *Gift*, then I am ſure *Thomas Guy's* and *Jane Nicholas's* large Donatives to the Poor on their Death Bed could be no Charity, but as they vainly thought *a ſort of compounding with God Almighty for giving nothing to the Poor in their Life Time*: So that the *Charity* of theſe two great Miſers being a *forc'd Put*, was acting like Men in a Shipwreck, that fling all away but one *Plank*, (to uſe *Dr. Kennet's* Words at the Funeral of the D——— of *D*———) on which they may ſwim to Shore; but ſure I am, ſuch *a forc'd Charity as this can be no Alms*, for what ſuch Miſers as theſe beſtow on the Poor at their Death, may indeed be ſaid to be left to the Poor, but can never be ſaid to be given them: So that tho' ſuch *Plank* or *Death-Bed-Charity*, may indeed relieve the Backs and Bellies of Men in Diſtreſs, but it can never ſave the Soul of the Benefactor, or be pleaſing to God. *Death-Bed-Charity*, Fye! Fye! 'Tis an Abuſe of the Word *Charity*; for, Reader, do but look into my Anſwer to *Dr. Kennet's* Sermon, preach'd at the Funeral of the D——— of *D*———, and you'll there find *Death-Bed-Charity* is a ſort of *Death-Bed Repentance*: Then how can Madam *Nicholas's* only giving 50 *l.* a Year to the Poor of St. *Alban's* in her *Laſt Will* be called any other than *Death-Bed-Charity, or Alms and no Alms*, for when ſhe liv'd in *Bull-Head-Court*

in

in *Jewen-street*, the Reverend Mr. *Smithyes* (then Minister of *Cripplegate*) hearing she had a great Estate, came to her, to request her *Charity* to the *French Protestants* that fled that Year to *England* for Protection; but all his Importunities could not prevail upon her to give them one Farthing. And Mr. *Blaxton* a Minister, that was then a Neighbour, hearing *Madam Nicholas* was so scandalously covetous as to grudge her self Necessaries, he came to her House to beg (as he call'd it) a Favour of her in private; and 'twas only this, that she would not Starve her self, hearing, as he told her, that she was very Covetous tho' very Rich.

The Righteous, that is, the Good Man, *shall be had in Everlasting Remembrance*, Psal. iii. 6. Long after he is dead his Name shall be mention'd with *Honour* for many Ages, and his *Good Deeds*, that is, the Charitable Acts he has done in his Life-Time, remember'd from *Generation to Generation*; for, as *Herbert* says,

Only the Religious Actions of the Just,
Smell sweet i'th' Grave, and Blossom in the Dust.

But for *Death-Bed-Charity* 'tis no Alms, but, as the Miser thinks, *a sort of compounding with God Almighty for his giving Nothing to the Poor in his Life-Time*: So that as much as Men desire Riches, and as great a Value as they set upon them, yet he is reckon'd by the Wise Man the happier of the Two, who leaves a *Good Name*, than he that leaves a *Great Estate* behind him; which *Madam Nicholas* never consider'd, or would ne'er

have

have liv'd a *Wretch*, I mean one that dyed a Thouſand Pounds in Debt to her Back and Belly, (as was aſſerted by her beloved Kinſman and Executor Mr. *Ware*) and dyed a Cheat to her two Sons-in-Law, neither was ſhe leſs Baſe and Unjuſt to her very Husband, Mr. *Edward Nicholas*, tho' he had the Character of being the beſt of Men and Chriſtians; a Man of Univerſal Charity, and an able Phyſitian, and if I am not miſinform'd, was choſe Mayor of St. *Alban's* that Year he dy'd; and yet to this Excellent Perſon, who prov'd to *Jane Nicholas* the Beſt of Husbands, her Unkindneſs to him was ſo great, and cruel, that, as I have heard by ſeveral, he laid it ſo much to Heart, that it kill'd him; and this, Reader, is that Cheating, Scraping Wretch, that has left 50 *l.* a Year to the Poor of St. *Albans*; but ſtill take Notice, this large Donative, was only *Death-Bed-Charity, or Alms, and no Alms*; for tho' *Madam Nicholas* cheated all her Relations in her laſt Will, yet ſhe did not beſtow this unjuſt Gift upon the Poor of St. *Alban's*, or her Five Truſtees, till ſhe could keep her Ill got Riches no longer.

Now if theſe known, and Beggarly Vices of *Madam Nicholas* were mixt with the Actions of her whole Life (as I ſolemnly declare they were) I cannot ſee how Dr. *C*——— could tell his Hearers in her *Funeral Sermon*, that her whole Life was a Practice of ſerious Godlineſs, for tho' ſhe never did any Thing to deſerve a good Name in her Life Time, yet it ſeems The Five Pounds ſhe left to *Dr. C*——— to Preach her Funeral Sermon (with an Annual Legacy to Preach

a-

a Sermon every Year to perpetuate the Remembrance of her *Death-Bed-Charity*) was Meritorious enough to adorn her Hearſe with a Panegyrick Sermon, which made Mr. *Ware* ſay, who heard her Funeral Sermon, that *Dr. C——* had *Canoniz'd Madam Nicholas* for a Saint; but by Mr. *Ware*'s Saying ſhe dyed a Thouſand Pounds in Debt to her Back and Belly, you may Judge, Reader, what an odd ſcraping Saint Mr. *Ware* thought her; not that it is impoſſible for a Rich Man to be a good Man, for Riches (as Mr. *Knaggs* obſerves) are bleſſings when ſuch a One is Poſſeſſor of them who hath a Heart and Wiſdom to uſe them well; then they conduce to our Neighbours good, and to the Glory of God, are a Means of helping on Eternal Salvation, and ſuch a Man ſhall be Famous both on Earth, and in Heaven; but *Madam Nicholas* applyed her Eſtate to none of theſe Pious Ends, ſhe thought her Wealth put her above the valuing a Good Name, and therefore ſordidly heap'd up Riches, and made a *God* of her Money; then no Wonder we find *Death Bed Charity*, was all her Alms, and that ſhe gave 50 *l.* a Year to the Poor of St. *Albans*, who would not have given, as I ſaid before, Fifty Pence to have ſav'd Fifty Souls in her Life Time: Unnatural and ſordid Multiplication of Money, was the buſineſs of her whole Life, ſhe heap'd up Bag upon Bag, not knowing who ſhould gather them; ſhe never conſider'd that the Wealthy Man, knows not but that a Prodigal may be his Heir, that a Stranger, (which was the Caſe here, for *Madam Nicholas* never ſaw the Face of two of her Executors) or an Enemy may poſſeſs, and enjoy his Eſtate after he is Dead; ſo that a Good Name is rather to be choſen than great Riches, becauſe the Richeſt Man cannot long enjoy 'em,

and he muſt one Day Part with them, (which *muſt*) was all the Charity we find in Mr. *Thomas Guy's*, and *Madam Jane Nicholas's* great *Death-Bed Gifts* to the Poor of *St. Thomas's Hoſpital*, and to the Poor of *St. Albans*; and for that Reaſon, theſe two ſcraping and uſeleſs Wretches Mr. *Thomas Guy* and *Madam Jane Nicholas*, liv'd undeſired, and dyed unlamented; for as to thoſe large Donatives which they gave to the Poor in their laſt Wills, as it was only *Death-Bed-Charity*, it was no real Charity, but as theſe two great Miſers vainly thought, a ſort of Compounding with God Almighty for giving nothing to the Poor in their Life Time; for that *Death-Bed-Charity is Alms, and no Alms*, I ſhall prove from the Writings of ſeveral Pious and Learned Divines.

For firſt, *Dr. Kidder* tells us, he that would be Charitable to the Poor, muſt give freely, as we have Opportunity, or whilſt we have Time let us do Good, *Gal.* vi. 10. that is, let us do good in our Life Time, and becauſe our Life is ſhort and uncertain alſo, let us do it ſpeedily. Let us make our Eyes our Overſeers, and our Hands our Executors. To do good when we lye a dying is neither ſo Praiſe-worthy, nor yet ſo ſafe: Beſides, that he was long before he did it, was a great while before he was willing. 'Tis ſmall Charity to beſtow that which we can keep no longer, and we run a Peradventure in leaving that to others, which we might ſee done our ſelves. He takes the wiſeſt courſe that takes the preſent time; and he that does not give preſently, perhaps, will never give at all. Indeed our Intention is rewardable, but 'tis ſo only when it is ſincere, and the beſt Evidence of its ſincerity is to do good to our Brother when 'tis in the Power of our Hand. And thus *Solo-*

mon

mon does advise us to do, *Prov.* iii. 27. 28. when we do what we can, our *good will* is Accepted; if we do not this, we have cause to fear we use a subter refuge. The Apostle hath Ruled this Case: *If there be first a Willing mind, it is accepted according to that a man hath, and not according to what he hath not*, 2 Cor. viii. 12. Our Intention is then accepted when we can go no further. But he that can do it presently, and yet delays, does not do what he can, and *according to what he hath.* Our Time, and with it our Opportunities of doing good, is flying hastily from us, and there is no Wisdom or Operation in the Grave. It hath been thought good Advice that the *Jew* gave his Scholar, when he bid him Repent one Day before he died; and that because he did thereby require him to Repent presently, because he could not tell but he might dye the next Day. What good we do, let us do it quickly, or else perhaps it will be too late. How many Men have we known prevented in their Charitable Intentions? We know not what a day may bring forth.

Obj. *I intend such and such Charities when I dye, and therefore desire not to be importuned till then in Things of this Nature.*

Sol. That is, in plainer Terms, says the Reverend *Dr. Ford* (in his Sermon intitled, *The Blessedness of being Bountiful*) thou art resolved to part with nothing, (no not for *Blessedness* it self) till thou needs *must*; that thou thinkest thy Executors fitter to be entrusted with thy greatest Concern, (that of *Blessedness*) than thy self, and are willing to hazard it upon their fidelity; that thou art afraid of being *blessed* 'till thou come to *die*: as if contrary to the desire of all Mankind) thou thoughtest in out of season to foretaste any part of it in this Life,

Did you ever hear any thing that pretended to Reaſon and Argument, more unluckily confuting it ſelf, than all theſe Excuſes that I have mention'd do? And yet (ſuch is the Folly of ſordid penuriouſneſs) there are a great many more of the ſame Brand, perpetually in the Mouths of the Men that are *rich in this world*, as our Saviour ſaith, *but not rich towards God*; which, though I mention not, yet by the meaſures I have given you from Scripture you may, whenever you meet with them your ſelves, prove to be no leſs guilty of a like felonious deſtroying themſelves.

And now the fooliſh Mammoniſt, that thinks to hide his Nakedneſs with theſe Fig-leaves, may ſee, that if his own Excuſes, taken up for his defence, thus fight againſt him in the Judgment of Men; they will be more killingly managed againſt him before the Judgment Seat of Jeſus Chriſt, who is infinitely better able to manage the Conſequences of his own Doctrine, than I or any other Preacher can; and will undoubtedly then ſhew all the World, what great Fools they are that are ſo *wiſe in their own conceits*, to evade the Duty that he requires of them, and cheat themſelves.

And are theſe now the Men, whom the fond World is ſo apt to admire as *ſhrewd Men*, for Parts and cunning Contrivances to advance themſelves? Whoſe Examples they ſet before their Sons, and whoſe Sayings they are wont to approve and quote *as the great Rules of Living happily*; and prefer them before this and others of like Nature, that are recommended them, from the Mouth of their *Bleſſed Saviour*, and the holy Pen-men of the Sacred Scriptures? Or are they not rather Perſons whoſe Way is Folly, whoſe Sayings, indeed, are only

only worthy to be reckoned among the wild and extravagant Diſcourſes of Children and Madmen; and themſelves to be number'd, as the Spirit of God ranks them, among the Beaſts that periſh?

And therefore *Dr. Aſheton* excites us to *Great and Speedy Charity* (in his Book intitled, *A Theological Diſcourſe of Laſt Wills*) in theſe Words, viz. The Apoſtles of our Lord did recommend this moſt neceſſary Duty of Charity.

And as this was the Doctrine of the Apoſtles, ſo alſo of our *Bleſſed Lord* himſelf.

Give Alms of ſuch things as you have, and behold all Things are clean unto you, Luke 11. 41. *Sell that ye have, and give Alms: Provide your ſelves Bags which wax not old, a Treaſure in the Heaven which faileth not, where no Thief approacheth, nor moth corrupteth,* Luke 12. 33. *And I ſay unto you, make to your ſelves Friends of the Mammon of Unrighteouſneſs, that when ye fail they may receive you into everlaſting Habitations,* Luke 16. 9. *Love ye your Enemies, and do good, and lend, hoping for nothing again; and your Reward ſhall be great, and ye ſhall be the Children of the Higheſt; for he is kind to the unthankful, and to the Evil. Be ye therefore merciful, as your Father alſo is merciful.* Luke 6. 35, 36.

But in no part of the Goſpel is this *Duty of Charity* ſo effectually recommended as in *Matth.* 25. *v.* 31, *&c.* The Words contain the Proceſs of the Great and Final Judgment; punctually deſcribed by our Saviour, and our Judge. They are of infinite Concernment to us all; and therefore I ſhall tranſcribe them at large; and the rather, becauſe, in its proper Place, I ſhall make ſome Remarks and Obſervations upon them.

When

When the Son of Man ſhall come in his Glory, and all the Holy Angels with him, then ſhall he ſit upon the Throne of his Glory. And before him ſhall be gather'd all Nations; and he ſhall ſeparate them one from another, as a Shepherd divideth his Sheep from the Goats: And he ſhall ſet the Sheep on his right Hand, but the Goats on the left. Then ſhall the King ſay to them on his right Hand, Come ye bleſſed of my Father, inherit the Kingdom prepared for you from Foundation of the World: for I was an hungred and ye gave me Meat; I was thirſty and ye gave me Drink; I was a Stranger, and ye took me in; Naked, and ye cloathed me; I was ſick, and ye viſited me in Priſon, and ye came unto me. *Then ſhall the Righteous anſwer him, ſaying,* Lord, when ſaw we thee an hungred, and fed thee? Or thirſty, and gave thee Drink? When ſaw we thee a Stranger, and took thee in? Or naked, and cloathed thee? Or when ſaw we thee ſick, or in Priſon, and came unto thee. *And the King ſhall anſwer and ſay unto them,* Verily I ſay unto you, in as much as ye have done it unto one of the leaſt of theſe my Brethren, ye have done it unto me. *Then ſhall he ſay alſo unto them on the left hand,* Depart from me ye Curſed, into Everlaſting Fire, prepared for the Devil and his Angels: For I was an hungred, and ye gave me no Meat; I was thirſty, and ye gave me no Drink; I was a Stranger, and ye took me not in; naked, and ye cloathed me not; ſick, and in Priſon, and ye viſited me not. *Then ſhall they alſo anſwer him, ſaying,* Lord, when ſaw we thee an hungred, or thirſty, or a Stranger, or naked, or ſick, or in Priſon, and did not miniſter unto thee? *Then ſhall he anſwer them ſaying,* Verily I ſay unto you, in as much as ye did it not to one of the leaſt of theſe, ye did it not

not to me. *And these shall go into Everlasting Punishment: But the Righteous into Life Eternal.*

From these Words of our *Blessed Saviour* 'tis pertinent to observe, that though (as appears from other Places of Scripture) we must be judged for *what we have done in the Body*, i. e. for all the Good or Evil that we have done in this World; yet our Saviour in describing the Process of the Last Judgment, makes no mention of any thing but *Acts of Charity*. From whence you may be admonished, how necessary it is to do all the good you can whilst you live; and to improve all those Talents with which you are intrusted (particularly your Wealth) to the highest Advantage.

The Misers further PLEA.

Pray do not suspect my Charity, but have a little Patience with me: Give me leave to enjoy my Estate whilst I live, and those who best deserve it shall have it when I die. Amongst other Items *in my Will, there is* so much *left to the Poor; and this I hope may excuse me from any further Importunities.*

ANSWER.

Though it seems you are resolved to part with nothing whilst you live, but to *keep the Staff in your own Hand*, as you phrase it; yet you fairly promise to do some good at your Death. And thus far 'tis well, for *better late than never*; but let me be so faithful to my Office to remind you,

That

that the Charity you intend at your Death, muſt not excuſe you from being Charitable in your Life Time; for, to give you a true State of the Caſe, 'tis with Charity as with Repentance.

You muſt repent at your Death; for Repentance, as well as other Graces, muſt be exerciſed upon your *Death-Bed.* But 'tis much hoped you do not then begin to Repent; for, a *Death-Bed-Repentance* is neither comfortable nor ſafe. Repentance then is the Work of your whole Life: For Daily Sins muſt have daily Repentance. However, though there will be occaſion for Repentance all your Life long, yet when you come to dye, you then reviſe and finiſh your Repentance, *i. e.* you then exerciſe theſe *Penitential Acts* with all the Vigour that you can, and moſt earneſtly beg Pardon for your imperfect Repentance.

And thus it is with *Charity.*

You ought indeed to be Charitable at your Death, (whereby you may ſupply your former *Defects*, and may ſtill be doing Good when you are removed into another World) but this *Death-Bed or Teſtamentary Charity* doth not exclude, but ſuppoſe the Charity of your preceding Life. *As we have therefore Opportunity, let us do good unto all Men,* Gal. 6. 10.

The Reverend Mr. *Thomas Gouge*, in his Book intitled, *The ſureſt and ſafeſt way of Thriving*, informs us, that *Daniel Waldow*, Eſq; was a Man eminent, and exemplary in the Work of Charity, as appeared by his great Bounty manifeſted on every occaſion. Never any good Man, Miniſter

of

or other, came to propound any work of Charity, publick or private, that needed to do no more than to propound it: For his Heart was so set upon Works of Mercy, that he prevented Importunity by his Christian and Heroick Liberality. He made no more of giving Ten Pounds to a work of Charity, than many other rich Men make of giving Ten Shillings. His Charity had two singular Concomitants, which mad it the more remarkable and Praise-worthy.

I.

He did good while he lived: He carried his Lanthorn before him: He made his own Hands his Executors, and his own Eyes his Overseers. Some will part with their Riches when they can keep them no longer: This is like a Cut Purse, that being espy'd or pursued, will drop a Purse of Gold, because he can keep it no longer. But to be doing good in our Life Time, while we have Opportunity; this is an Act of Faith, and an Evidence that we can trust God with our Estate, and our Children, that he will provide for them, when our Heads are laid in the Grave.

II.

He dispensed his Charity so secretly, without any self-seeking, or pharisaical vain-glory, that his left Hand did not know what his right Hand did. Therefore did he often go with an Hundred Pounds under his Cloak to some godly Friends, desiring them to distribute it amongst such honest poor People as stood in most need of Relief.

In Brief, He did ſo much good while he liv'd, as if he meant to have nothing to do when he died; and yet he gave ſo largely when he came to dye, as if he had done no good, when he lived.

Then who would have his Death wiſhed for and his Name Rot when he is gone ('tis a Scripture Threatning) * that knows the Vertue there is in Gold; certainly to give to our Friends whilſt we Live (and not to make 'em wait 'till Death opens our Fiſts) and not to be Charitable to the utmoſt of our Power, in our Life Time, is the only way to live Deſir'd, and to dye Lamented, which as it is a great Truth, and deſerves to be more Practiſed; ſo I find ſeveral Rich Men are now leading the Way, by their own Example; for in the *Flying-Poſt*, *Oct.* 10th, 1699; 'tis ſaid *Charles Duncomb*, Eſq; one of the Sheriffs of *London* and *Middleſex*, having on Saturday laſt generouſly Diſcharged out of Priſon, a great Number of poor Debtors, by Paying their Debts; they Yeſterday attended him to Return him their humble Thanks for his great Bounty, and Charity, and we hear he is now carrying on this Charitably Work, to the clearing the Jails of a great Number more; neither is *Ireland* behind Hand in following this Example, for in the ſame *Flying-Poſt*, we are told; That *Mr. James Barlow*, as ſoon as he was ſworn Sheriff of *Dublin*, ſent 300 *l.* to the Hoſpital for putting out Poor Proteſtant Children Apprentices. Thus far the *Flying-Poſt*, of *October* 10, 1699. And

* *Prov.* x. 7.

And if we consult the *Post-Man* of the same Day, we shall find that the Men are not to Share in all the Honour of Relieving the Poor, but that the Ladies do, as it were, Rival the Gentlemen in their Acts of Charity; for Reader, to the Glory of the Female Sex, in the *Post-Man* of *Oct.* 10th 1699, 'tis told us for News, that two Charitable Gentlewomen have lately Discharged above Thirty Persons, in several Prisons that lay in for 5 *l.* and under.

I hope these Brave Examples, for Noble Acts of Charity are not only Pleasing to God, but are the Way to Retrieve or Secure a Good Name, and we ought to be thus Charitable to the Poor in the Time of our Health, for to him that will not be Charitable but in his last Will, or till he comes to lye one his *Death-Bed*, we may say with the Rat, Welcome Death, when the Trap fell down; such Muck Worms as these would be thought Charitable tho' they give not a Penny away till Death constrains them to part with all. They Promise says *Dr. Asherton* * fairly at their Death, and thus far it is well, for better late than never; but the Charity we intend at our Death, must not excuse us from being Charitable in our Life Time.

Reader, having fully prov'd from the Writings of several Pious, and Learned Divines, that *Death-Bed-Charity* is *Alms*, and no *Alms*, I shall next endeavour so to direct your Charity in your Life Time, that you may bestow it to the best

* In his Discourse of *Last Wills*. p. 92.

Advantage, both with Respect to the Good of your own Soul, and the Corporal Wants of such as deserve your Charity.

And here I shall First advise you to give as you would Receive.

Let us do it before we are asked. Let us seek after Objects of our Compassion. Let us prevent with kindness, and be before hand with our Brother. Let us make it appear that we are as willing to give, as the Needy to receive. There are some Cases in which we must do thus; Some Men having nothing left but great Needs and great Modesty, here we must seek out and Enquire.

I shall not need to say, after all this, that he that gives Alms, must give what is his own, for Justice is Presupposed to Charity: For God hates Robbery for Sacrifice * and therefore no Man can be said to be Charitable either in Life Time, or on his *Death-Bed*, that is not exactly just in giving every Man his due to the utmost of his Power.

And thus Reader having shewn how we may strive to our own Advantage, we may now venture upon a safe Bottom; I am not able to tell you where any Trading or Wealthy Man can put his Silver to a safer Bank; there is no Man that Trafficks but runs an Hazard, only the good and prudent Alms-giver runs none at all. It would

---

* *Isa.* 61. 8.

would have been happy for many Men, that they had put out more of their Wealth this Way; this would have turned to a great Account, when the Course they took turned to none at all; I do not know but they might by this Course have preserved those Estates, which have, for want of this seasoning, Perished and Consumed. For certainly if there be a God, and a Providence, if the Holy Scriptures have not deceived us, there is no Man takes a wiser Course than he that shews Mercy; and it is very sad to think that Men should with-hold their Relief from the Poor, and that for fear of wasting their Estates; when the crafty Course they take Ruins and Destroys them

The Story of *Melanthon*, as I find him quoted, tells us of a certain good Bishop, is very proper to this purpose. The Good Man upon a Journey being compassed about by a Crowd of poor People, who, knowing his Charitable Mind, begged his Alms, he commands his Servant that managed his Expences, to give them three Crowns, which fell out then to be all he had in the Purse. The Servant (considering the many occasions that in Travellings fall out) thought in good Husbandry in his present Ccircumstances, to curtail the Charity of his Master, and save one of the three; withall, telling his Master how thrifty he had been for him. They had not travelled much farther, when certain great Personages meeting them, and knowing formerly the Bishops Charitable Disposition, gave the same Servant for his Master's Use 200 *Crowns*. Which Bounty when his Master understood, he presently expressed his displeasure thus to his Servant for his former unseasonable Providence. Thou,

faith

ſaith he, haſt clearly loſt me an Hundred Crowns, for thou gaveſt the Poor but two Crowns, when I bade thee give three, and now God hath ſent me but two Hundred; *ſi autem tres dediſſes, trecentos accepiſſes*, if thou hadſt given the third Crown too, theſe too hundred had been three.

Be the Credit of the Story with the Author or Relater; but I am ſure, the *Moral* of it, if it be a *Fable*, is good, and fully to our preſent purpoſe; to ſhew how Man's Bounty engageth God's, and we never loſe more, than by what we think we ſave from Pious and Charitable uſes to our own Eſtates.

And firſt, let us conſider, how a good Man may ſo give Alms as may turn to the greateſt Advantage of the Receiver, and do him that takes them the greateſt good.

Secondly, The Alms-giver will be oblig'd to find fit objects of his Charity: There are thoſe to whom our Relief will be a double kindneſs. And it muſt be our firſt to find out to whom we may give with the greateſt Advantage. *'Tis a kind of Sacriledge to give the Poors Money to thoſe that are not Poor.* And 'tis next to it to beſtow it where there is leaſt need, and no Reaſon to give; we are not only to conſider what we are to give, but to whom. And where there are a great many Objects before us, and we cannot give to all, we are to conſider whom we are oblig'd to prefer.

Thirdly, I commend poor Houſe-keepers who are diligent and induſtrious; but either through want

want of Employment, through Sickneſs, and a great charge of Children, or for want of Money to buy in Stock, or to do it at the beſt Hand fall into great Neceſſities. There are many of theſe Perſons that are very Diligent, and very Modeſt, willing to labour and aſham'd to Begg; they ſtruggle under great Neceſſities, and uſe all Honeſt Arts to get a poor Livelihood, and yet are not able to get Bread. There are ſome amongſt them that with ſeaſonable relief, and with the loane of a little Money, would have been able to have ſupported, and to have employ'd themſelves and others about them, and by their Labours have ſubſiſted comfortably; But for want of ſuch help, have been either Starved, or have fallen to Beggary, if not to that, which is worſe than any of them, diſhoneſt and unjuſt Courſes. The poor Man lies under a great Temptation to doubt of God's Providence and Care; and through our Cruelty, we let him ſink under his load, and he falls under the Temptation, and caſts off the fear of God, and the poor Man ſteals and loſes his precious and immortal Soul.

I cannot reflect upon theſe Things without ſome Conſternation of Mind, to think that there ſhould be ſuch Things among us, under the Profeſſion of ſo Excellent a Religion as ours is. It is great Charity to enquire after ſuch as theſe; and that we muſt do, or elſe we ſhall not find them out. I deny not but there may be Charity in giving to a Beggar, but I am ſure there is much greater Charity in preventing Beggary. And if he do good that gives a Beggar, yet he does it more uncertainly, and is ſometimes deceiv'd, and helps to nouriſh a Vice when he thinks

thinks to help a poor Man; when we give to Beggars we many times know not what we do, and what we give is sometimes lost, and neither does good to the Giver or Receiver; but he that helps the Master of a poor Family, and aids his diligence, helps a great many at once. There are some that do not fall alone, and to keep them from sinking is a kindness to them and all their poor Dependants.

In the next place, I would recommend the Widow and the Fatherless. *Pure Religion, and undefiled before God and the Father is this, to visit the Fatherless and Widows in their Affliction, and to keep himself unspotted from the World,* James 1. 27. I do not think any Condition in the World more compassionable than that of a poor Widow: She is bereft of her greatest worldly Comfort and Support, and indeed the one half of her self is taken from her, and yet the whole Burden lies upon her: Her Strength is less, and yet her Burden as great, not to say greater than ever it was. And it being thus, she is a great Object of our Pity and Compassion, and the Care of her is devolved upon us by the All wise Providence of God. And accordingly we find that the Christian Church did at its first Formation and Beginning take care of the Widows, *Acts* 6. And St. *Paul* commands us to Honour, that is, to assist and help the *Widows, that are Widows indeed,* 1 Tim. 5. 3. And who they are he tells us, *v.* 5. And we find that God declares himself greatly concerned for the Widows. He stiles himself a Father of the Fatherless, and a *Judge of the Widows,* Psal. 68, 5. And promises that he will establish the *Border of the Widow,* Prov. 15. 25. And God hath given great Demonstrations of his Care of them. He

rescues

reſcues the Widow of *Obadiah* and her Sons by a Miracle. We read of but three in the Old Teſtament that were raiſed from Death to Life, and one of them was the Son of the *Widow of Sarepta*, 1 *Kings* 17. Nor do we read of any greater Number that our Saviour raiſed, and one of them was a Widow's Son of *Naim*, *Luke* 7. 12. They are the Care of God, and they ought to be ours.

And therefore, as my Eſſay intitled, *The Hazard of a Death-Bed-Repentance*, put many profane Perſons upon living a *Pious Life* in the Time of their Health, ſo 'tis hoped this Eſſay ſhewing the Vanity and Covetouſneſs of a *Death-Bed-Charity* did put many Rich Miſers upon making their own Hands their Executors, and their Eyes their Overſeers, that ſo they may encreaſe their Store by giving.

THE LIFE OF Mr. *Francis Bancroft.*

FRANCIS BANCROFT, was the Son of *John Bancroft*, Serjeant Carver to the Lord Mayor; he was an Officer above Forty Years, very well esteemed by the Aldermen, a frequent Companion to several of them, being a Comely Person, and of engaging Conversation; he liv'd about Ninety Years, lies interr'd in the Lord Mayor's Chapel: He was the Son of Archbishop *Bancroft*, who lies bury'd at *Lambeth*.

Francis

Francis was Born in *Spittlefields*, in the Year 1667, and was put Apprentice to Mr. *Welch* an Oil-Man at *Billingſgate*, but never ſet up his Trade. His Father growing very Ancient, was very deſirous of getting his Place aſſigned over to him, which he with much difficulty obtain'd, and accordingly his Son took Poſſeſſion, who ſoon got well acquainted with all the Arts, and Tricks too frequently made uſe of by the Gentlemen of that Profeſſion, and made the moſt of his Place; there was no Bribery or Extortion, it is ſaid, he was not a good Advocate for, either on his own Account, or for the Sake of others of his Profeſſion.

It is obſervable, that Uſury and Extortion, were his Inſeparable Companions; for he had Regard for no Man living.

In the way of his Profeſſion he had uncommon Artifices and Tricks to get Money, ſome of 'em hardly Honeſt, and indeed, the beſt Cruel, and Extortionate; and all this to amaſs together a vaſt Sum of Money, to give to Strangers, neglect his own near Relations, who many of them were great Objects of Compaſſion and Charity.

Some few *Ale-houſes* that he was moſt friendly to, he reſerv'd to live upon, inſtead of taking their Money, for the Uſe of the Poor, he took it for himſelf, that is, Eat and Drank it out.

I ſhall ſay no more of this Unhappy Creature, than is abſolutely neceſſary to Illuſtrate and Confirm my preſent deſign, *viz.* to prove, *That great Miſers giving large Donatives to the Poor in their Laſt Wills, is no Charity, but, as they vainly think, a ſort of Compounding with God Almighty for giving Nothing to the Poor in their Life Time.*

I call him *Unhappy Creature*, for that as he would not do any Service to the Poor or Rich for God's Sake while living? What can be ſaid to the Oſtentations, will he has made, and left it in the Hands of the *Draper's* Company to manage as they ſhall think fit, who had neither Heart nor Soul to beſtow it in his Life-Time.

It was once propos'd to the Governors of *Chriſt's-Hoſpital*, to ſend him a Staff, and the Perſon that propos'd it, having before acquainted him of his Deſign, he ſaid he would accept of it; and remember the *Hoſpital* in his Will; but it being objected to by ſome that thought his Character and Profeſſion would be a Diſgrace to the Worthy Gentlemen, who had taken that Care upon them.

He kept himſelf from the Livery of the *Draper's* Company, by promiſing to do ſomething for them at his Death.

In ſhort, there was nothing that he would not do, how ſervile ſoever, to ſave or get Money, as his whole Life was one continu'd Example of.

It is ſaid in his laſt Sickneſs, he would not have a Phyſician, unleſs he would giv him two Viſits for a Guinea; at laſt a Gentleman that had another Patient at *Iſlington*, (where he dy'd) did accept of it; and after ſome Viſits, order'd him to be let Blood; when the Surgeon came, he would give but 2*s.* 6*d.* therefore he did not Bleed him; which 'tis thought might have ſav'd his Life for the preſent. He dyed in the 61ſt. Year of his Age.

THE

THE WILL OF Mr. *Francis Bancroft.*

I *FRANCIS BANCROFT*, Citizen and Draper of London, considering the Incertainty of Humain Life, do make my last Will and Testament in Manner and Form following: First I recommend my Soul to God my Creator, humbly hoping through the Mercy and the Merits of Jesus Christ, my Blessed Saviour and Redeemer, to receive Pardon for all my Sins, and Life Everlasting. My Body I desire may be enbalm'd within six Days after my Death, and my

my Entrails be put in a Leaden Box and included in my Coffin, or placed in my Vault next the ſame, as ſhall be moſt convenient; and that my Coffin be made of Oak lined with Lead, and that the Top or Lid thereof, be hung with ſtrong Hinges, neither to be nail'd, ſcrew'd, lock'd down, nor faſten'd any other Way, but to open freely and without Trouble, like to the Top of a Trunk; and I deſire to be buried in a Vault which I have made and purchaſed for that Purpoſe under my Tomb in the Pariſh Church of St. *Helen's London*, within ten Days after my Deceaſe, between the Hours of Nine and Ten o' Clock at Night; and I do direct that the whole Expence of my Funeral, over and above what I have hereafter given for Mourning and Rings, ſhall not exceed the Sum of Two Hundred Pounds, which I leave to the Care and Management of my Executors herein after nam'd, And as to ſuch worldy Eſtate as God in his Mercy has been pleas'd to beſtow upon me, ſubject to and charg'd with the Payment of my Debts, Funeral Charges, and Legacies hereby given, I give, deviſe, ſettle, and diſpoſe thereof as follows.

Imprimis, I give my Silver Baſon to the ſaid Church of St. *Helens*, there to be us'd at the Communion Service, or otherwiſe in the Service of that Church, and for no other Uſe or Purpoſe whatſoever.

Item, I give to my Couſin *William Turner*, jun. a Ring of Twenty Shillings Value and my Diamond

Ta-

Table Ring, and Ten Pounds for Mourning: And I give to my Cousin *Martha Turner* a Ring of Twenty Shillings Value and my Rose Diamond Ring: I give to my Cousin *Nath. Cole* the Sum of One Hundred Pounds, I give to my Cousin *Tho. Catmore*, Son of Capt. *Tho Catmore*, the Sum of Five Hundred Pounds, in Case he shall attain his Age of Twenty One Years, and serve out the Term of his Apprenticeship, and not otherwise; likewise I give him my large Trunk marked *T. B.* full of Linnen and Bedding and Furniture of my Chamber, and all my Pieces of Tapstery, together with my Books and Pictures, but not to have them remov'd till a Month after my Death, and then to be delivered to him: I give o my Cousins *John* and *Anne Wallis* a Ring of Twenty Shillings Value to each of them, and to their Children *John*, *Robert*, *Thomas*, *Rebecca*, and *Martha*, Five Pounds per Annum each, during their Natural Lives respectively to be paid half-yearly by even Portions: I give to *Francis Howard*, Toy-Man in St. *Paul's Church-yard*, and his Wife, Ten Pounds a piece for Mourning, and Five Pounds *per Annum* to the said *Francis* during his Life to be paid half-yearly by equal Portions: I give to *Sarah Marsh* in *Coleman-street*, and her Daughter *Sarah Shaw*, Seven Pounds Ten Shilling each for Mourning and Ten Pounds per Annum each during Life, to be paid half-yearly by equal Portions; and to the said *Sarah Shaw* my Silk Damask night-Gown: I give to Mr. *Robert Dobson*, *Woodmonger*, and to Mr. *Henry Hadley*, *Distiller*, Ten Pnounds each for Mour-

Mourning, and to my Cousin *Eade* and his Wife, *Tho. Essington* and his Wife, *Tho. Horton* and his Wife, *Rob. Dobson, Cornfactor,* and his Wife Mr. *Henry Bedell, Scrivener, Mark Bates, William Phillips, Distiller,* and *Phillis Deane,* and to each and every of them, a Ring of Twenty Shillings Value: I give to my Tennants *James Stokes,* and his Wife, *William Molloss,* and his Wife, *Edw. Earling* and his Wife, and to each and every of them, a Ring of Ten Shillings Value: I give to Mr. *Mark Bates,* in St *Paul's Church-yard, Toyman,* the Sum of Forty Pounds: I give to Mr. *John Turner,* of *Draper's-Hall, London,* Twenty Pounds: I release and forgive unto *Nath. Frank* Ten Pounds due to me by a Note under his Hand, and all Interest in Respect thereof, and do order the same now to be delivered up by my Executors: I give to *William Burlles, Wire-drawer,* all my Wearing Apparel both Linnen and Woolen, except what is in the Trunk aforesaid, together with my Hats, Wiggs, and Shoes.

Item, I give and devise to the Masters and Wardens and Brethren and Sisters of the Guild, or Fraternity of the Blessed *Mary* the Virgin of the Mistery of *Drapers, London,* and to their Successors, and Assigns for ever, all my Messuages, Lands, Tenements, and Hereditariments, as well Freehold and Leasehold as Copyhold, situate and being in the several Parishes of *Woodham Ferris, Clements Green, Dunmore* and *Prittlewell* in the County of *Essex,* and in the several Parishes of *Chiswick,* St. *Giles* in the Fields, and St. *Margaret's Westminster,*

ſter in the County of *Middleſex*, and in the Pariſhes of *Reydon*, *Layham* and *Hadley*, or elſewhere in the County of *Suffolk*, and in the Pariſh of St. *Gregory* in *London*, and all other Meſſuages, Lands, Tenements, and Hereditaments whatſoever and whereſoever, whether Freehold, Leaſehold or Copyhold, whereof and wherein I am ſeiz'd or poſſeſſed, or any Perſon or Perſons in Truſt for me or to my Uſe, ſuch of the Premiſſes as are Copyhold having been by me already ſurrender'd to the Uſe of my Will: And alſo all my Goods, Chattels, Ready Money, Plate, Bills, Bonds Mortgages South-Sea-Stock, *Eaſt-India* Bonds, South-Sea-Bonds, and all other my Perſonal Eſtate, whatſoever, not herein otherwiſe diſpoſed of, ſubject unto and charged with the Payment of my Debts, Legacies, and Funeral Expences, all the ſaid Eſtate Real and Perſonal, amounting together, as I compute the ſame, to the Value of 28,000l. more or leſs, to have and to hold all and ſingular the Premiſſes, before mentioned, unto the ſaid Maſters and Wardens, and Brethren and Siſters of the ſaid Guild or Fraternity aforeſaid, their Succeſſors and Aſſigns for ever, ſo ſubject nevertheleſs and charged as aforeſaid; the ſeveral Truſts, and to and for the ſeveral Intents, and Purpoſes herein mention'd and expreſſed; and to and for no other Uſe, Intent or Purpoſe (that is to ſay) upon Truſt that the ſaid Maſters and Wardens, and Brethren and Siſters of the ſaid Guild or Fraternity, and their Succeſſors, do and ſhall, out of my Perſonal Eſtate, lay out and expend the Sum of Four or Five Thouſand Pounds or thereabouts, more or leſs, as in their

Diſcretion they ſhall ſee moſt fitting, in the purchaſing of a convenient Piece of Ground of Inheritance within the Weekly Bills of Mortallity of *London*, where they ſhall judge moſt adviceable, and for the Building thereon Alms-Houſes, for Twenty Four Old Men, with a convenient Chappel and School-Room for one Hundred Poor Boys, and two Dwelling-houſes for two Maſters, and ſuch other out-Building, Walling, and Accommodations as ſhall be adjudged neceſſary and commodious for the Purpoſes aforeſaid. And my Deſire is, That the ſaid Twenty-four old Men ſhall be Members of the *Drapers Company*, of good Life and Converſation, and ſhall from Time to Time be choſen and admitted by the Maſter and Wardens of the ſaid Company for the time being, or the major Part of them, in Caſe ſo many deſerving and real poor Objects of that Company can be found; and for Want thereof, then ſuch other poor old Men to be taken from any Place whatſoever as the ſaid Maſter and Wardens ſhall beſt approve of. And I do direct the ſaid two Maſters ſhall from Time to Time be choſen and approv'd by the Court of Aſſiſtants of the ſaid Company, and that before they ſhall be admitted, they do give Bond, with two ſufficient Sureties, in the Penalty of one Hundred Pounds or more, to be obedient and conformable to the Order of the ſaid Company, and quietly to leave and depart from the ſaid School and Habitaton upon three Months Notice, in Caſe of Diſlike or Misbehaviour, upon Order made for that Purpoſe by the ſaid Court of Aſſiſtants, and that a new Maſter be afterward by them choſen in his ſtead. And I do further direct and appoint, That the ſaid one

Hun-

Hundred Boys ſhall be choſen and placed into the ſaid School by the Order and Authority of the ſaid Maſter and Wardens, ſubject nevertheleſs to ſuch Orders and Rules as the ſaid Court of Aſſiſtants or Committee thereof ſhall from Time to Time make for the good Regulation and Government of the ſaid School; and for Breach thereof or other reaſonable Cauſe, that ſuch Boys ſhall be diſplac'd and expell'd by the ſame Authority, and other Boys choſen in their ſtead; and that no Children ſhall be capable of being choſen under the Age of Seven Years, nor above Ten Years at their Election, nor be continu'd in the ſaid School after the Age of Fifteen Years; and I do recommend to the ſaid Company thoſe Excellent Rules preſcrib'd for the Government of Charity-Schools in *Great-Britain* and *Ireland*, in a Book printed by *John Downing* for *J. Bowyer* in *Ludgate-ſtreet*, in the Year One Thouſand Seven Hundred and Ten, if the Company ſhall approve of the ſame. And my Will and Mind is, That the ſaid Number of one Hundred Boys ſhall be conſtantly kept up, in caſe ſo many poor Children ſhall be produc'd, and tender'd for the Choice and Approbation of the ſaid Company at their Wardens Courts, and that they ſhall be taught to Read, Write, and caſt Account, and well inſtructed in the Principles of the *Chriſtian Religion*, according to the Doctrine of the *Church of England*, as by Law eſtabliſh'd: And I do appoint the ſaid Maſters ſhall read Prayers in the Chappel every Morning and Evening alternately, and that the ſaid Old Men unleſs hindred by Sickneſs or other reaſonable Cauſe, together with the Boys, ſhall attend the ſaid Service; and upon further

Truſt my Will and Mind futher is, that the ſaid Twenty-four Old Men, by, and out of the Rents and Produce of my ſaid Truſt Eſtate hereby deviſed, ſhall have Eight Pounds *per Annum* a piece, duly paid them towards their Support and Maintenance, by four even Quarterly Payments, and Six Sacks, or a half Chaldron of Coals each, Yearly, and a Bays Gown every third Year; And that the ſaid two Maſters ſhall have thirty Pounds a piece Salary, to be paid Quarterly as aforeſaid; and that Twenty Pounds a Year be allowed to buy Coals and Candles for the Uſe of the ſaid School and Maſters, as the ſaid Court of Aſſiſtants ſhall direct and appoint, togetherwith a ſufficient Allowance for Books, Pens, Paper, or other Neceſſaries, for the ſaid School; and that the ſaid Boys ſhall be cloathed Yearly with Blue Coats, Caps, Stockings, Shoes, and Linnen, like to other Charity-Children, which I leave to the Diſcretion and Direction of the ſaid Court of Aſſiſtants, or Care of the ſaid Maſters and Wardens for the time being; And I do deſire the ſaid Maſters and Wardens and ſuch other of the ſaid Court of Aſſiſtants as are uſually appointed for their Viſitations, will be pleas'd once a Year (or oftner as Occaſion requires) to viſit the ſaid School and Alms-Houſes, to cauſe the ſaid Children to be publickly Examined, and Catechized, and to enquire into the State, Condition and Behaviour of the ſaid poor Men, as well as to take a View of, and give Orders for the needful Repairs of the ſaid School and Alms-Houſes, and that a Sum not exceeding Five Pounds be expended in a Dinner on that Day for the ſaid Commitee, and the two Maſters invited to partake

take thereof: Alſo I deſire and appoint two Sermons to be preached on a Sunday in the Forenoon Yearly for ever, in Commemoration of this my Charity, the one in *April*, in the Pariſh-Church of St. *Hellen's* aforeſaid, by the Miniſter of that Pariſh, and the other in *October*, in the Pariſh-Church of St. *Michael's*, *Cornhill*, or elſewhere, as the ſaid Maſter and Wardens for the Time being ſhall direct and appoint, and that the ſaid Maſters and Children and Old Men be then and there preſent and the Children be publickly examined and Catechiſed, and that publick Notice thereof be gven in the Reſpective Churches the preceeding Sundays, immediately after Morning and Evening Prayers: And the Miniſters, ſhall have Twenty Shillings each for Preaching the ſaid Sermons, the Readers Ten Shillings each for Examining and catechizing the ſaid Children, and the Clerk and Sextons Two Shillings and Sixpence each reſpectively; and my Will and Mind further is, That when any of the ſaid Children ſhall be Fifteen years old they ſhall leave the ſaid School, and be paid Two Pounds Ten Shillings to buy them Cloaths to fit them for Service, or Four Pounds to place them Apprentices to honeſt Handicraft Trades, as the ſaid Maſters and Wardens and Court of Aſſiſtants, ſhall have full Power from Time to Time to diſplace and put out the ſaid Maſters or Children, or Old Men, or any or either of them, and place in others in their Stead, at their Wills and Pleaſure, in caſe they ſhall conceive ſufficient Cauſe for their ſo doing; And whereas I have been at conſiderable Expence in purchaſing a Piece of Ground, making a Vault, and Erecting a Tomb in the Church of St. *Hellen's* aforeſaid, I do hereby give and appoint the Sum of Two

Pounds

Pounds *per Annum* for ever, and more whenſoever needful, for the Cleanſing, taking Care of, preſerving and reparing my ſaid Vault and Tomb as aforeſaid; it being my Intention and expreſs Deſire to have the ſame kept in good Order and Repair for ever, whether the Church be ſtanding or not and to that End I hereby ſubject and charge all my ſaid Eſtate in *London* and *Middleſex*, with the Payment and ſupport thereof, before any of the Charities herein before mentioned.

Item, I give to the ſaid Fraternity of *Drapers* the Sum of Thirty Five Pounds to buy ſix or more Silver-Plates, to be by them uſed and kept in Remembrance of me, and to the Maſters and Wardens and Clerk that ſhall be in ſuch Office or Station at the Time of my Deceaſe, to each of them a Ring of 20*s*. in Value, whom I deſire to be preſent at my Funeral, and hold up my Pall; and to the Clerk of the Company for the time being, for his Care and Trouble in receiving my Rents, keeping my Accounts, and looking after my Charities, I give him the Sum of Twenty Pounds *per Annum*, and to his Man for the time Thirty Shillings *per Annum*.

Item, I do direct and appoint, that the ſaid Fraternity ſhall, out of the Rents and Produce of my ſaid Truſt Eſtate, pay, and allow to my Executors, all ſuch Coſts and Charges, and Expences, as they ſhall be put unto on Account of their Executorſhip, and likewiſe ſhall thereout be allow'd and retain to themſelves all ſuch Sum and Sums of Money, Coſts, Charges and Diſburſements, as they ſhall at any time hereafter be put unto, or reaſonably expend, in and about the Proving of my Will, *in perpetuam rei Memoriam*

in

in the Court of Chancery or otherwiſe; and for all Repairs, Views, Journeys, Charges in Law of Equity, Viſitations, or other Expences, or Out-goings whatſoever on Account of this my Truſt; hereby willing and deſiring them, after my ſaid School and Alms-Houſes are built and finiſhed, as foreſaid, to diſpoſe of the Reſidue of my Perſonal Eſtate in the Purchaſing of Lands, or Eſtates of Inhertance in Fee-Simple to be ſettled and aſſured, as Council ſhall adviſe, unto, and upon the ſaid Company and their Succeſſors for ever, to anſwer the ſeveral Charitable Ends and Purpoſes aforeſaid, and in the mean time, untill ſuch Purchaſe or Purchaſes may be had, to place out or continue the ſame at Intereſt, or in any Publick Funds, Stocks or otherwiſe; for the Improvement thereof, as in their Diſcretion they ſhall ſee fit, or to aſſign and transfer the ſame as occaſion may require. But my Will is, that neither they, nor any of them, ſhall be anſwerable in any wiſe for any Loſs that ſhall or may happen by Reaſon of any Purchaſe or Defect in any Security to be by them made or taken in purſuance hereof, and in Caſe at any Time hereafter there ſhall appear any conſiderable Overplus of my Eſtate beyond what is herein before by me given and provided for, then leave it to the Maſters and Wardens and Aſſiſtants of the ſaid Company, for the Time being, to apply and diſpoſe of the ſame for Improving of this my Charity as they ſhall think fit: And in Caſe my ſaid Eſtate ſhall prove deficient to anſwer the Purpoſes aforeſaid, then I likewiſe leave it to the ſaid Company to make a proportionable Reduction of this my Charity in ſuch Method and Manner as to them ſhall appear moſt reaſonable; it being my Expreſs Deſire

and

and Meaning, that neither the ſaid Company, nor their Eſtate, ſhall be in any wiſe leſſened, prejudiced or impaired, by Reaſon of their Acceptance of this my Truſt. And I do hereby direct and appoint my Executors to aſſign, make over, and transfer, all and ſingular, my ſeveral Stocks herein before mention'd, and all other Stocks whatſoever, which I have or am entitul'd unto in any of the Publick Companies or otherwiſe, unto the ſaid Maſters and Wardens and Brethren and Siſters of the Fraternity aforeſaid; and ſhall likewiſe aſſign and deliver over unto them all Mortages and other Securities whatſoever, and all other my Perſonal Eſtate before mentioned, to be by me given and deviſed unto them, to the End that the the ſame may be applied by them to the ſeveral Truſts and for the ſeveral Charitable Purpoſes herein before directed and appointed. And laſtly I do nominate and appoint my Worthy Friends, *Samuel Web*, and *John Gould*, of *Hackney*, Eſqrs; *Nicholas Cripps*, of the County of *Kent*, Gent. *Thomas Barnard*, of *London*, Gent. and *James Jackſon* of *Woodford* in *Eſſex*, Gent. being all of them *Citizens* and *Drapers* of *London*, aforeſaid, Executors of this my Laſt Will and Teſtament; I give unto each of them Twenty Pound a-peice for their Care and Trouble in the Execution thereof. And I do hereby revoke and make void all former or other Wills by me at any Time heretofore made; and to declare this preſent Writing contained on ſix Sheets of Paper to be my true and only Will.

In Witneſs whereof I the ſaid *Francis Bancroft*, the Teſtator to all and every of the ſaid Six Sheets my Hand and Seal have ſubſcribed and ſet this Eighteenth Day of *March*, in the Year of our Lord One Thouſand Seven Hundred Twety Seven, and in the Firſt Year of our Sovereign Lord *King George* the *Second*.

Francis Bancroft.

Signed, Sealed, Publiſhed, and Declared by the ſaid *Francis Bancroft*, the Teſtator to be his Laſt Will and Teſtament, in the Preſence of Us who ſubſcribed our Names as Witneſſes thereunto, in the Preſence of him the ſaid Teſtator, this 18th of *March*, 1727.

George Waite, Lecturer of *St. Mary, Iſlington*.

John Bateman of *Iſlington*.

William Unwin, *Clerk* to Mr. *Turner* of *Drapers Hall*.

FINIS